

Information to identify the case:

Debtor 1

Abbey Joy Clement

Social Security number or ITIN xxx-xx-9499

EIN --_-----

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court Northern District of Illinois

Case number: **21-06686**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Abbey Joy Clement

August 24, 2021

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Abbey Joy Clement
Debtor

Case No. 21-06686-LAH
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1
Date Rcvd: Aug 24, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 26, 2021:

Recip ID	Recipient Name and Address
db	+ Abbey Joy Clement, 520 Kraker Ave, Joliet, IL 60432-2024
29376729	+ Advanced Midwest Radiology, 6801 W. 73rd St. Unit 637, Bedford Park, IL 60499-5322
29376730	+ Advanced Midwest Radiology, PO Box 88953, Milwaukee, WI 53288-8953
29376732	+ Comprehensive Pathology, 26570 Network Place, Chicago, IL 60673-1265
29376733	+ EM Strategies, PO Box 1027, Bedford Park, IL 60499-1027
29376734	+ Fire Recovery USA, 2271 Lava Ridge Court, Suite 120, Roseville, CA 95661-3065
29376736	+ Kia Finance, PO Box 650805, Dallas, TX 75265-0805
29376737	+ Kia Motor Finance, 4000 Macarthur Blvd, Newport Beach, CA 92660-2558
29376738	+ Kia Motor Finance, PO Box 20835, Fountain Valley, CA 92728-0835

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QPNMETROU.COM	Aug 25 2021 02:13:00	Peter N Metrou, Metrou & Nemiroff PC, 123 W Washington St Suite 216, Oswego, IL 60543-8298
29376731	Email/Text: hkukla@byrider.com	Aug 24 2021 22:11:00	CNAC, 2345 W. Jefferson St, Joliet, IL 60435
29376735	Email/Text: hkukla@byrider.com	Aug 24 2021 22:11:00	JD Byrider, 2345 W. Jefferson, Joliet, IL 60435
29376739	+ Email/Text: mmrgbk@miramedrg.com	Aug 24 2021 22:12:00	Silver Cross Hospital, c/o Miramed Revenue Group, PO Box 77000, Detroit, MI 48277-2000

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 26, 2021

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: admin

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Date Rcvd: Aug 24, 2021

Form ID: 318

Total Noticed: 13

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 24, 2021 at the address(es) listed below:

Name	Email Address
Christina Banyon	on behalf of Debtor 1 Abbey Joy Clement cbanyon.law@gmail.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Peter N Metrou	trustee7@metandnem.com pmetrou@ecf.axosfs.com

TOTAL: 3